Phone (609)962-7488 Fax (609)962-7075

April 19, 1998

Ms. Margaret Halley RCRA Compliance Branch Division of Enforcement and Compliance Assistance U. S. Environmental Protection Agency - Region 2 290 Broadway 22nd floor New York NY 10007-1866

Dear , Ms. Margaret

I Received your letter and I'm answering your questions best as I can. First of all, there's a correction, the (2) tanks were 1000 gallons not 500.

- Q. #1 The date was April, 8 1996
- Q. #2 PRICKETT'S INDUSTRIAL TANK CLEANING CORP. Removed the solvent APCON disposed the solvent INTERNATIONAL PETROLEUM CORPORATION did laboratory analysis
- Q. #3 660 gallons. I'm sending all asked information in Q.#3 if you have any questions don't hesitate to call.

Sincerely,

RAFFE KESAYAN

Jun. 85 1098 GE: 29PM

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REGION 2 290 BROADWAY NEW YORK, NY 10007-1866

MAY 2 1 1998

CERTIFIED MAIL RETURN RECEIPT REQUESTED

Raffe Kesayan, Owner Quality One Hour Cleaners 1406 Collings Road Camden, New Jersey 08104

RE: Second Information Request

Quality One Hour Cleaners

EPA I.D. Number NJD981489677/NJDEP I.D. Number NJX000316968

Dear Mr. Kesayan:

The U. S. Environmental Protection Agency (EPA) is charged with the protection of human health and the environment under the Resource Conservation and Recovery Act, 42 U.S.C. Sections 6901 et seq.

EPA may require parties who handle or have handled hazardous waste to provide information relating to such wastes. EPA hereby requires that you provide the information requested in the Attachment to this letter. This information is necessary to determine the compliance status of Quality One Hour Cleaners.

Please provide the information requested no later than thirty (30) calendar days from receipt of this letter. Requests for additional time must be justified. Requests for additional time must be made within five (5) calendar days of receipt of this letter. The response must be signed by a responsible official or agent of your company.

The response in the Attachment must be mailed to the following:

Ms. Margaret Halley
RCRA Compliance Branch
Division of Enforcement and Compliance Assistance
U. S. Environmental Protection Agency - Region 2
290 Broadway, 22nd Floor
New York, NY 10007-1866

ATTACHMENT

The EPA has reviewed your response, dated April 19, 1998, to the first Information Request, dated April 1, 1998. Your response included a letter addressing question no.'s 1, 2, and 3; an invoice from APCON Environmental Services, Inc.; a laboratory analysis of the mineral spirits in the tanks, by International Petroleum Corporation of Delaware; and a Uniform Hazardous Waste Manifest for transport and disposal of the fuel oil by Prickett's Industrial Tank Cleaning Corporation.

Please provide responses to the following questions:

- 1. The sampled components include arsenic, cadmium, chromium, lead, PCB's and flash point.
 - a. Were the samples analyzed for total components or for the toxicity characteristic [Toxicity Characteristic Leaching Procedure (TCLP)]?
 - b. Why were these components the only ones chosen (for example, benzene may be a reasonable substance to analyze for, in addition to the ones which were sampled for)?
 - c. Was sampling for any other components conducted? If yes, please provide the results of analyses and identify the type of analysis conducted (e.g., TCLP).
- 2. In your response, you say that APCON disposed of the solvent. Where did APCON take the solvent? Please explain clearly and also include any documentation pertaining to the disposal. Also include additional shipping papers and/or manifests (which have not been submitted in your 4/19/98 response) for shipments of these petroleum solvents by APCON. Include applicable solid/hazardous waste transporter authorization numbers, [including any EPA Identification numbers for the transporter(s)] and the facility(s) to which it was delivered, including address(es) and applicable solid/hazardous waste destination facility authorization numbers (including any EPA Identification numbers).

Failure to respond in full to this requirement may result in federal enforcement action pursuant to Section 3008 of RCRA, 42 U.S.C., Section 6928.

If you have any questions about this letter, please call Ms. Margaret Halley at (212) 637-4133.

Sincefely yours,

Joel Golumbek, Chief

Hazardous Waste Compliance Section



REGION 2 290 BROADWAY NEW YORK, NY 10007-1866

AUG 20 1998

CERTIFIED MAIL RETURN RECEIPT REQUESTED

Raffe Kesayan, Owner Quality One Hour Cleaners 1406 Collings Road Camden, New Jersey 08104

NOTICE OF VIOLATION

RE:

Notice of Violation

Quality One Hour Cleaners

EPA I.D. Number NJD981489677/NJDEP I.D. Number NJX000316968

Dear Mr. Kesayan:

This Notice of Violation (NOV) is issued pursuant to Section 3008 of the Solid Waste Disposal Act, as amended by the Resource Conservation and Recovery Act (RCRA) of 1976 and the Hazardous and Solid Waste Amendments (HSWA) of 1984 42 U.S.C. § § 6901, 6928.

Section 3006(b) of the Act, 42 U.S.C. § 6926 provides that the Administrator of the U.S. Environmental Protection Agency (EPA) may, if certain criteria are met, authorize a State to operate a hazardous waste program in lieu of the Federal program. The State of New Jersey received final authorization to administer its hazardous waste program in lieu of the Federal program on February 7, 1985. Section 3008(a) of the Act, 42 U.S.C. § 6928 authorizes EPA to enforce the provisions of the authorized State program.

Pursuant to HSWA, EPA has promulgated regulations since November 7, 1986, which prohibit the land disposal of restricted waste. These regulations are published in Title 40 Code of Federal Regulations (40 C.F.R.), Part 268, and amend various sections of 40 C.F.R. Parts 260-265 and 270. The authorized State program, however, does not include all provisions of HSWA, and regulations promulgated thereunder. EPA, therefore, retains primary authority to implement and enforce all regulations promulgated pursuant to HSWA, including the land disposal restrictions.

The following summary indicates issues that require correction:

The EPA requires you to find out where these Stoddard solvents were taken and their disposal site. Please obtain supporting documentation of this, including any Hazardous Waste Manifests. If additional testing was done subsequent to the transport of the waste, please provide a copy of this.

You must take immediate action to correct the violations described above. Within thirty (30) days of the receipt of this correspondence, please submit a response that includes: (1) a description of the actions you have taken to correct the violations noted above and (2) documentation that the violations have been corrected.

Your response to this letter must be mailed to the following addressee:

Ms. Margaret Halley
RCRA Compliance Branch
Division of Enforcement and Compliance Assistance
U.S. Environmental Protection Agency - Region 2
290 Broadway, 22nd Floor
New York, New York 10007-1866

Failure to respond in full to the above requirements is a violation of the RCRA and may result in federal enforcement action pursuant to Section 3008 of the RCRA, 42 U.S.C. Section 6928.

If you have any questions regarding this matter, please contact Ms. Margaret Halley at (212) 637-4133.

Sincerely,

George C. Meyer, P.E., Chief RCRA Compliance Branch

Enclosures

cc: Wolfgang Skacel, Chief

Bureau of Hazardous Waste Compliance and Enforcement

Central Field Office

New Jersey Department of Environmental Protection

THE PROTECTION AGENCY STANDS

UNITED STATES ENVIRONMENTAL PROTECTION AGENCY

REGION 2 290 BROADWAY NEW YORK, NY 10007-1866

JAN 27 1999

Raffe Kesayan, Owner Quality One Hour Cleaners 1406 Collings Road Camden, New Jersey 08104

RE: Quality One Hour Cleaners

EPA ID. Number NJD981489677/NJDEP

ID. Number NJX000316968

Dear Mr. Kesayan:

Your submittals in response to the U.S. Environmental Protection Agency's Notice of Violation (dated August 20, 1998) have been deemed satisfactory. This finding is in accordance with the regulations under the Resource Conservation and Recovery Act (RCRA), the law governing the handling of hazardous waste.

Should a situation arise in the future, however, which requires you to remove a waste of unknown origin from your facility, please be reminded that you are required by law to determine whether the waste is a hazardous waste. This may include sampling and analysis of the waste under the Toxicity Characteristic Leaching Procedure or use of knowledge of the waste. A generator is not required to sample and analyze its waste if based on knowledge it can make the hazardous/non-hazardous waste determination. In the case of Dry Cleaners, you can use the knowledge that the waste perchloroethylene ("perc") is hazardous wastes F002 and D039.

If you have further questions, please contact Margaret Halley at (212) 637-3092. If you have other questions about the requirements of RCRA or other environmental laws, you may call the toll free hothine at (800) 424-9346, which has been established to address inquiries.

Sincerely,

Joel Golumbek, Chief

Hazardous Waste Compliance Section

947-3559 SHARON

NVOICE

QCS105

APCON Environmental Services, Inc. 2569 Huntingdon Pike HUNTINGDON VALLEY, PA 19006

Mysice No. Invoice

(215) 947-8265

SOLD QUALITY CLEANERS
TO 1406 SOUTH COLLT

1406 SOUTH COLLINS AVENUE

FAIRVIEW, NJ 08104

ATTN: RAY

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REGION 2 290 BROADWAY NEW YORK, NY 10007-1866

150. P33 M33

APR 0 1 1998

CERTIFIED MAIL RETURN RECEIPT REQUESTED

Raffe Kesayan, Owner Quality One Hour Cleaners 1406 Collings Road Camden, New Jersey 08104

RE:

Information Request

Quality One Hour Cleaners

EPA I.D. Number NJD981489677/NJDEP I.D. Number NJX000316968

Dear Mr. Kesayan:

The U. S. Environmental Protection Agency (EPA) is charged with the protection of human health and the environment under the Resource Conservation and Recovery Act, 42 U.S.C. Sections 6901 et seq.

EPA may require parties who handle or have handled hazardous waste to provide information relating to such wastes. EPA hereby requires that you provide the information requested in the Attachment to this letter. This information is necessary to determine the compliance status of Quality One Hour Cleaners.

Please provide the information requested no later than thirty (30) calendar days from receipt of this letter. Requests for additional time must be justified. Requests for additional time must be made within five (5) calendar days of receipt of this letter. The response must be signed by a responsible official or agent of your company.

The response in the Attachment must be mailed to the following:

Ms. Margaret Halley
RCRA Compliance Branch
Division of Enforcement and Compliance Assistance
U. S. Environmental Protection Agency - Region 2
290 Broadway, 22nd Floor
New York, NY 10007-1866.

Failure to respond in full to this requirement may result in federal enforcement action pursuant to Section 3008 of RCRA, 42 U.S.C., Section 6928.

If you have any questions about this letter, please call Ms. Margaret Halley at (212) 637-4133.

Sincerely yours,

Joel Golumbok, Chief

Hazardous Waste Compliance Section

ATTACHMENT

Pursuant to the hazardous waste regulations, specifically 40 C.F.R. Section 262.11, a person who generates a solid waste must determine if that waste is a hazardous waste either by applying knowledge of the waste or through an analysis of a representative sample of the waste. If knowledge of the waste, rather than analysis, is used to make a hazardous waste determination, the generator must be able to support its determination by documenting its knowledge of the waste. On the other hand, if the generator's determination is made by analysis, re-analysis is only necessary if the waste stream has changed.

EPA inspectors conducted a RCRA compliance evaluation inspection of your facility on January 14, 1998. During this inspection, you told the inspectors that "two summers ago," petroleum solvent waste, including sludge and water, were generated during tank cleanout and closure. You told inspectors that this cleanout was of two (2) tanks of five hundred (500) gallons each in capacity.

Please provide responses to the following questions:

- 1. What are the specific dates in which the petroleum solvents were generated?
- 2. How did your facility make a hazardous/solid waste determination for the petroleum solvents removed from the tanks? Please provide documentation, including any test results obtained from sampling and analysis.
- What is the amount of the petroleum solvents that were sent off site? Please send photocopies of all manifest and/or shipping papers for shipments of these petroleum solvents. Include the name(s) of the transporter(s) (including address and applicable solid/hazardous waste transporter authorization numbers) and the facility(s) to which it was delivered (including address and applicable solid/hazardous waste destination numbers).



REGION 2 290 BROADWAY NEW YORK, NY 10007-1866

NOV 27 1998

Raffe Kesayan, Owner Quality One Hour Cleaners 1406 Collings Road Camden, New Jersey 08104

RE: Quality One Hour Cleaners

EPA ID. Number NJD981489677/NJDEP ID. Number NJX000316968

Dear Mr. Kesayan:

Your submittals in response to the U.S. Environmental Protection Agency's Notice of Violation (dated August 20, 1998) have been deemed insufficient. This finding is in accordance with the regulations under the Resource Conservation and Recovery Act (RCRA), the law governing the handling of hazardous waste.

Your submittals did not confirm that *mineral spirits* were removed from two (2) one thousand (1,000) gallon underground storage tanks, as you indicated to the inspectors on January 14, 1998, during the RCRA compliance evaluation inspection and referenced in your letter dated April 19, 1998 (copy attached). Information from the International Petroleum Corporation of Delaware (IPC) included a submittal of a used oil manifest (date of service 10/2/96). IPC indicated that the waste removed was twelve (12) 55 gallon drums of *waste oil*, or six hundred and sixty (660) gallons of waste oil. This is a discrepancy in your claim vs. IPC's claim concerning the content of the wastes disposed by IPC from your facility.

Within thirty (30) calendar days of receipt of this letter, explain the above discrepancies:

- 1. Your identification of the waste as mineral spirits and IPC's identification of it as waste oil; and
- 2. Explanation of why only 660 gallons were disposed by IPC, while the waste removed came from two tanks of 1,000 gallons each.

Please provide the information requested to:

Ms. Margaret Halley, RCRA Enforcement Officer 2 DECA-WCB
U.S. Environmental Protection Agency-Region 2 290 Broadway, 20th Floor
New Yrk, New York 10007-1866

International Oil Services.

CHECK NO. __

DATE PAID _

505 S. Market St. Wilmington, DE 19801 1-302-421-9306 1-800-222-2511

OTHER I.O.S. LOCATIONS
Fairborn, Georgia
Plant City, Florida
New Orleans, Louisiana

6305 E. Lombard St. Baltimore, MD 21224 1-410-633-0606

USED OIL MANIFEST

(NON-HAZARDOUS)

40629

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PAYABLES		¢	AGREES TO	INDEMNIFY AND	HOLD INTERNAT	ART 261. GENERATOR TONAL OIL SERVICES	
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FROM THE OFFICE

YES

□ NO

GENERATOR/CUSTOMER SIGNATURE

QCS110

New Jersey Deptartment of Environmental Protection
Division of Responsible Party Site Remediation
Bureau of Applicability and Compliance
CN 028
Trenton, New Jersey 08625

Underground Storage Tank Registration Certificate

Facility Address:

1 HR QUALITY CLEANERS 1406 S COLLINGS RD CAMDEN, NJ 08104 UST No. 0044282

Product(s) Stored:

HOME HEATING OIL (NO. 2) WASTE OIL

Owner's Address:

RAFFE KESAYAN 1406 COLLINGS RD CAMDEN, NJ 08104

On-Site Manager:

RAY KESAYAN

Telephone #:

609-962-7488

No. Of Tanks:

Effective Date:

02/01/1995

Expiration Date:

06/30/1995

This Form Must Be Available for Inspection at the Facility AT ALL TIMES

QCS111

New Jersey Deptartment of Environmental Protection Division of Responsible Party Site Remediation Bureau of Applicability and Compliance CN 028 Trenton, New Jersey 08625

Underground Storage Tank Registration Certificate

Facility Address:

1 HR QUALITY CLEANERS 1406 S COLLINGS RD CAMDEN, NJ 08104 UST No. 0044282

Product(s) Stored:

HOME HEATING OIL (NO. 2) WASTE OIL

Owner's Address:

RAFFE KESAYAN 1406 COLLINGS RD CAMDEN, NJ 08104

On-Site Manager: RAY KESAYAN

Telephone #: 609-962-7488

No. Of Tanks:

Effective Date:

07/01/1995

Expiration Date:

06/30/1998

This Form Must Be Available for Inspection at the Facility AT ALL TIMES

QCS112

APR-28 98 14:09 FROM: IPC DE

302-421-9099 Sent (FAX'c.) From Atlas

TO:2153332551

PAGE:01

International
Oil
Somires

EPA. I.D. NO. DE098407369

505 S. Market St. Wilmington, DE 19801 1-302-421-9306 1-800-222-2511

OTHER I.O.S. LOCATIONS Fairborn, Georgie Plant City, Florido New Orleans, Louisiana

DATE OF GROVICE

6305 E Lomberd St Baltimore, MD 21224 1-410-633-0608

USED OIL MANIFEST

(NON-HAZARDOUS)

40629

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NJState Monitest 2596562



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LOS. ASSUMES RESPONSIBILITY FOR THE SAFE REMOVAL AND RECYCLING/TREATMENT OF WAST'E FLUIDS IN. ACCORDANCE WITH ALL STATE AND FEDERAL LAWS.

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DATE PAID	□YES □NO

CHARGE MY ACCOUNT FOR THIS TRANSACTION UNLESS OTHERWISE INDICATED IN THE PAYMENT RECEIVED SECTION. INVOICES REFLECTING CHARGES TO CUSTOMER ARE SUBJECT TO AN INTEREST RATE OF THE LESSER OF 1 12% PER MONTH (13% PER ANNUM) OR THE MAXIMUM RATE ALLOWED BY LAW ON ANY INVOICES THAT ARE NOT PAID WITHIN 30 DAYS. IN THE EVENT OF DEFAULT, INTERNATIONAL OIL SERVICES SHALL BE ENTITLED TO RECOVER COSTS OF COLLECTION, INCLUDING REASONABLE ATTORNEY'S FEES.

GENERATOR WARRANTS ON REPRESENTS THAT THE MATERIALS PROVIDED INTERNATIONAL OIL SERVICES HEREUNGER MAYE NOT BEEN MIXED. COMBINED. OR OTHERWISE PLENDED IN ANY QUANTITY WITH MATERIALS CONTAINING POLYCHLORINATED BIPHENYLE (PCB) OR ANY OTHER MATERIAL DEFINED AS A HAZARDOUS WASTE UNDER APPLICABLE LAWS INCLUDING BUT NOT LIMITED TO 40 CFR PART 281. GENERATOR AGREES TO INDEMNIFY AND HOLD INTERNATIONAL OIL BERVICES HARMLESS FOR ANY DAMAGES, COSTS, ATTORNEY'S FELC, ETC. ARISING OUT OF OR IN ANY WAY RELATED TO A BREACH OF THE ABOVE WARRANTY BY THE GENERATOR.

GENERATOR/CUSTOMER SIGNATURE

OFFICE COPY

"Cost Effective Compliance & Remediation" Quality Cleaners Phone: 609-962-7488 Date: 9-27-96 Proposal Submitted To: 1406 S. Collins Aver Address Job Locations Camden, NJ 98102 FAX #: 609-962-7975 RAY Attention We hereby submit specifications and estimates for: Transportation and Disposal of Approximately 660 Gallons (12 Drumts) Stottard Mineral Spirits (Non-Hazardous) per Ray as Follows: \$1,375:00 Facility approval, lab analysis.... \$ 125,00 (Fald) \$1,375.00 (C.O.D.) Amount due upon pick up..... NOTE: All material is as per facility approval, sample taken. Any differences in quantities or composition of material will be charged accordingly. Price includes transportation and disposal of empty drumsDeduct \$75.00 if drums are to remain. Customer warrants that material is same as sample taken and assumes responsibility for any deviations thereof. Customer further agrees to pay upon pick up. Failure to make payment will result in material being returned and return charge of \$600,00 will be assessed. WE PROPOSE hereby in furnish meterial and labor - complete in accordance with above specifications for the sum of: Outlined Above Payment to be made as follows: Please note: Pinance charges of 1.5% per month will be added to past the accounts. C.O.D. as noted above All material is guaranteed to be as specified. All work to be completed in a ESTIMATOR: ACROS. Rein workmanike snanner according to standard practices. Any alteration or deviation Tale agreement is not valid unless accepted by the confractor within 30 days from above specifications involving extre coals, will be executed only upon writing from the date of contract. orders and will become an extra charge over and above the calmate, including additional cost if rock is struck during excavation if required. All agreements contingent upon strikes, accidents, or delays beyond our control. Owner to carry ACCEPTED BY fire, ternado, and other necessary insurance. Our workers are fully covered by Workmon's Componeation Insurance. This order and its acceptance constitutes the making contract. It is understood and agraed that there are no conditions, verbal, or otherwise, except as written herein. ACCEPTANCE OF PROPOSAL - The above prices specifications and conditions are entisfactory and are hereby accepted. You are numberized to Signature: Pl do the work as specified. Payment will be made as outlined abovs. Date of acceptance: 9-27-96 Signatural quality



State of New Jersey Department of Environmental Protection **Hazardous Waste Regulation Program Manifest Section**

JOB # 2937

CN 421, Trenton, NJ 08625-0421 Please type or print in block letters. (Form designed for use on elite (12-pitch) typewriter.) Form Approved. OMB No. 2050-0039 Expires 9-30-96 1. Generator's US EPA ID No UNIFORM HAZARDOUS Manifest 2. Page 1 Information in the shaded areas Document No WASTE MANIFEST is not required by Federal law. NJD071454 8 7 2 Renarator's Name and Mailing Address
Prickett's Ind. Tank Cleaning Corp. A State Manifest Document Number 2287232 1940 Harris Drive B. Slute Cenerator's ID-(Gen Sile Address Ings Rd Deptford, NJ Generator's Phone (08096 609 228-1071 Camden N.J.
C. State Trans. ID-NJDEPE Transporter 1 Company Name US EPA ID Number Prickett's Ind. tank Cleaning Corp. NJD0714542 Decal No. Transporter 2 Company Name 8. US EPA ID Number D. Transporter's Phone (609) E. State Trans. ID-NJDEPE Designated Facility Name and Site Address
Prickett's Ind. Tank Cleaning Corp. 10. US EPA ID Number Decal No. F. Transporter's Phone (1940 Harris Drive G. State Facility's ID Deptford, NJ 08096 NJD071454276 H. Facility's Phone (609 228-1071 11. US DOT Description (Including Proper Shipping Name, Hazard Class or Division, ID Number and Packing Group) 12. Containers Total Unit Waste No. HM No Type Wt/Vol Quantity a Combustible liquid NOS (Fuel oil 2) NA 1993 PG III (X722) X 0 0 1 T T 0 0 6 0 0 G b. C d Additional Descriptions for Materials Listed Above K. Handling Codes for Wastes Listed Above L. & T. Fuel oil Water | a Special Handling Instructions and Additional Information Hazardous waste in New Jersey, but not according to USEPA 24 hour emergency phone # (609) 228-1071 Emergency response guide # 27 Decal GENERATOR'S CERTIFICATION: I hereby declare that the contents of this consignment are fully and accurately described above by proper shipping name and are classified, packed, marked, and labeled, and are in all respects in proper condition for transport by highway according to applicable international and national If I am a large quantity generator, I certify that I have a program in place to reduce the volume and toxicity of waste generated to the degree I have determined to be economically practicable and that I have selected the practicable method of treatment, storage, or disposal currently available to me which minimizes the present and future threat to human health and the environment; OR, if I am a small quantity generator, I have made a good faith effort to minimize my waste generation and select the best waste management method that is available to me and that I can afford Printed/Typed Name Month Day Raymond E. Martin JR. 17. Transporter 1 Acknowledgement of Receipt of Materials yped Name Signature Month Day Year 18 Transporter 2 Acknowledgement of Receipt of Materials Printed/Typed Name Signature Month Day Year 19. Discrepancy Indication Space 20. Facility Owner or Operator: Certification of receipt of hazardous materials covered bythis manifest except as noted in Item 1 Raymond E. Martin JR. Month Day EPA Form 8700-22 (Rev. 9/88) Previous editions are obsolute INFORMATION MUST BE LEGIBLOCS

Congress Title Corporation A Division of Meridian Title Insurance Company

Barclay Pavilion East 6 Center Point Plaza Cherry Hill, NJ 08034 Northfield, NJ 08225 795-2511 646-7850

341-96th Street Stone Harbor, NJ 08247 368-1122

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT SETTLEMENT STATEMENT

B. TYPEOFLOAN						
1. □FHA 2. □FMHA	3. CONV. UNINS.					
4. UVA 5. CONV.INS.						
6. FILENUMBER 650 - 18811	7. LOAN NUMBER					
8. MORTG. INS. CASE NO.						

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME OF BORROWER:	E. 1	NAME OF SELLER:			F. NAME OF LENDER:		
RAFFE F. KESAYAM W		JILLIAM VESPER		WILLIAM VESPER AND			
		INGELANA VE			ANGELINA VI	ESPER	
GARABET KESA	//////	(h/w)			7 000		
G. PROPERTY LOCATION:	H. 5	SETTLEMENT AGENT:		C1W/	I. SETTLEMENT DATE:		
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1406 S. COLLIA		LISA SAME	MAR	LIND	5/19/86		
			1		DATE OF PRORATIONS IF DIFFERENT FROM SETTLE		
CITY OF CAME	COUNTY	CONGRESS .	TITLE				
J. SUMMARY O	BORROWER'S TRAN	SACTION		K. SUMMAR	Y OF SELLER'S TRANSA	CTION	
100. GROSS AMOUNT DUE FROM BORROWER			400. GROSS AMOUNT DUE TO SELLER				
101. Contract sales price	е	175,000.00	401. Contract sales price			75,000.00	
102. Personal property		50,000.00	402.	Personal propert	у	50,000.00	
	s to borrower (line 1400)	1469.00	403.				
104.		h the the terms of	404.				
105.			405.				
	or items paid by seller in ad				for items paid by seller in adv		
106. City/town taxes (2210 to 6130	125.70	406.	City/town taxes	2810 to 6130	125.90	
107. 108.		-	407.				
109. Water rent PA	to 5/19/85		408.	Water rent \ O	10 to 5/19/86		
110. Sewer rent	to	***************************************	410.	Sewer rent	to 5/19/86		
111.			411.				
112.			412.				
120. GROSS AMOUNT	DUE FROM BORROWER	126 594.90	420.	GROSS AMOUN	IT DUE TO SELLER	125,125,90	
200. AMOUNTS PAI	D BY OR IN BEHALF OF	,		500. REDUCTI	ONS IN AMOUNT DUE TO		
201. Deposit or earnest money 45,07			501.				
202. Principal amount of	13,07	502.		es to seller (line 1400)	812.50		
203. Existing loan(s) taken subject to			503.	Existing loan(s) to	aken subject to		
204.			504.	Payoff of first mo	rtgage loan (None)		
205.				Engle of Street			
206. 207.			505	5 "			
208.			505.	Payoff of second	mortgage loan		
209. PMM: WRUAR	VESTEL SUD	30, 150, 13	506.	Gmm' william	M VESPER AND	85 000.00	
	44 YESPER	00,000,1	507.		INA VESPER	60 00 0.6	
Adjustme	nts for items unpaid by selle	er			ents for items unpaid by seller		
210. City/Town taxes	to		510.	City/Town taxes	to		
211.			511.				
212.			512.			Matsimila	
213. Water rent	to		513.	Water rent	to		
214. Sewer rent	to		514.	Sewer rent	to	0.00	
215. 216.			515.				
217.			516.	7f4 C10 10 11		1100 100	
218.			517. 518.	(4)1186 - 5	WATER AND SEWER	100.00	
219.			519.	C 311100 - 7	1V7 U 0 J		
220. TOTAL PAID BY/F	OR BORROWER	125000.00	520.	TOTAL REDUCT	TION AMOUNT DUE SELLER	80 912 50	
300. CASH AT SET	TLEMENT FROM/TO BO				SETTLEMENT TO/FROM S		
301. Gross amount due	from borrower (line 120)	126.594.90	601.		ie seller (line 420)	125,125,90	
302. Less amounts paid	by/for borrower (line 220)	125,000.00	602.		n amount due seller (line 520)	80,912 30	
303. CASH (☐ FROM)	(TO) BORROWER	1594.90	603.	CASH (TO)	(FROM) SELLER	44 213.40	
OVERDEPOSIT P	AYABLE TO BORROWER						